

Return to: RBC Bank (USA)
P. O. Box 700
Rocky Mount, NC 27802
Attn: Jason Louis Silver

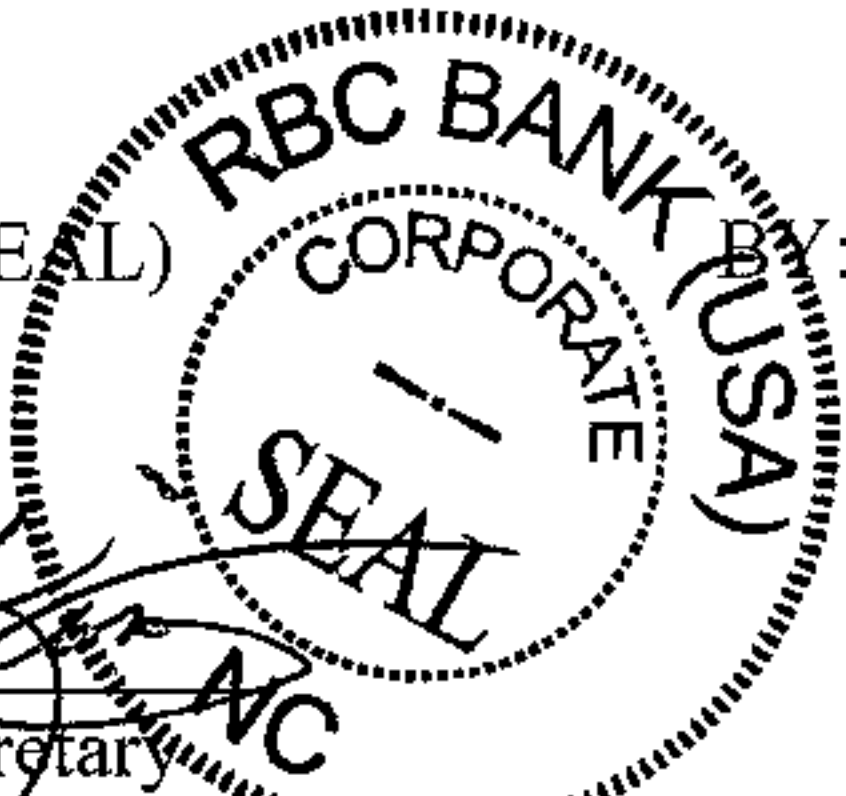
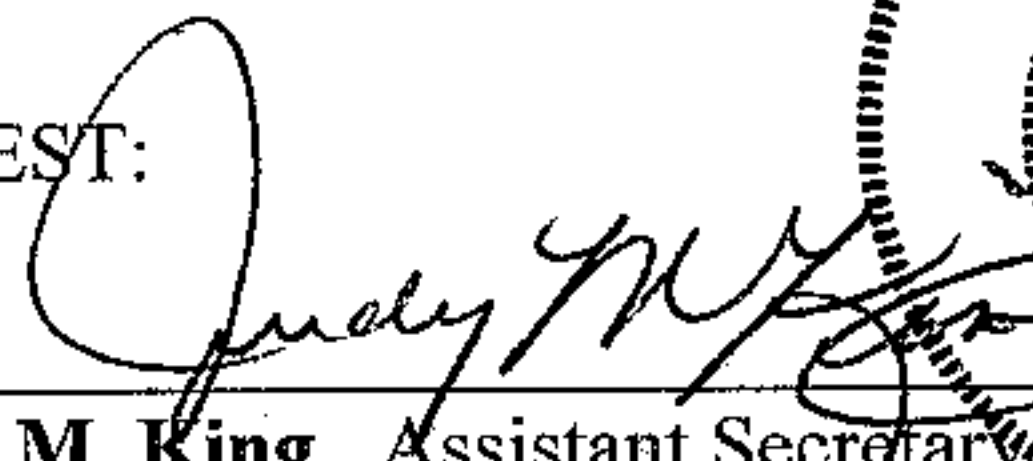
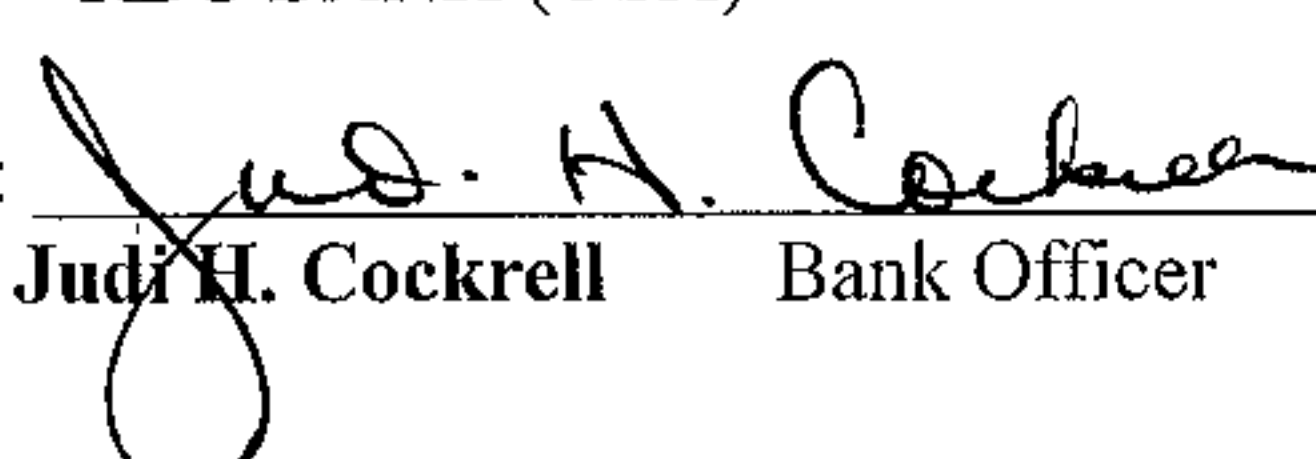
MLA # 3000822903

ASSIGNMENT OF SECURITY INSTRUMENT

For value received, **RBC BANK (USA)** as Successor by merger to **First American Bank**, a lending institution with its principal offices located in Rocky Mount, North Carolina, by and through its duly authorized representatives hereinafter named, does hereby transfer, set over, assign, and convey unto **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS")** its successors and assigns P. O. Box 2026, Flint, Michigan, 48501-2026, all its right, title and interest in and to a certain Mortgage executed by **Michelle D. Harwell and Michael S. Harwell**, to **First American Bank** dated **June 19, 2008** in the original mortgage amount of **\$425,000** and recorded in Instrument # **20080624000257430**, Book , Page , of the official records of the Security Instrument of **Shelby County** together with the real property therein described, and the Note thereby secured and does hereby authorize and empower the said **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS")**, its successors and assigns, to exercise all the rights, powers, and privileges conferred by said security instrument and Note in the full and ample a manner as the undersigned is authorized and empowered to exercise the same.

The undersigned further covenants that it is the legal equitable owner of said Note and Security Instrument with full power to sell and assign the same, that it has executed no prior assignment or pledge thereof and has executed no release, discharge, satisfaction, or cancellation of said Security Instrument; that it has executed no release of any portion of the security described in said Security Instrument, and that it has executed no instrument of any kind affecting the Security Instrument, or the Note, or the liability of the maker thereof.

Witness our hand and seal this 2nd day, **February**, 2009.

ATTEST:  **RBC BANK (USA)**

Judy M. King Assistant Secretary

Judi H. Cockrell Bank Officer

I, Brandi Bullock, a Notary Public of Nash County in the state of North Carolina certify that Judy M. King personally appeared before me this day and acknowledged that she is Assistant Secretary of RBC Bank (USA) and that by authority duly given and as the act of the corporation, the foregoing assignment of Security Instrument was signed in its name by its Bank Officer, sealed with its corporate seal, and attested by herself as its Assistant Secretary.

Witness my hand and seal this 2nd day, **February**, 2009.


NOTARY PUBLIC

My commission expires: 01-11-2010



MERS MN: 1000467-3000822903-7

MERS Phone # 1-888-679-6377